

Fill in this information to identify the case:

4

Debtor 1 \_\_\_\_\_

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_  
(State)

Case number \_\_\_\_\_

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: \_\_\_\_\_

Court claim no. (if known): \_\_\_\_\_

Last 4 digits of any number you use to  
identify the debtor's account: \_\_\_\_\_Date of payment change:  
Must be at least 21 days after date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
of this notice**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
*(Court approval may be required before the payment change can take effect.)*

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 \_\_\_\_\_ Case number (*if known*) \_\_\_\_\_  
First Name Middle Name Last Name

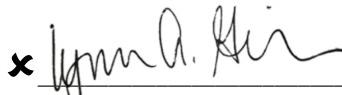
Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

  
\_\_\_\_\_  
Signature

Date \_\_\_\_/\_\_\_\_/\_\_\_\_\_

Print: \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_  
Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Contact phone (\_\_\_\_\_) \_\_\_\_-\_\_\_\_\_ Email \_\_\_\_\_

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:  
Diane McPeek  
  
Debtor

Chapter #13  
Case No. 21-13161  
Honorable Patricia M Mayer

**CERTIFICATE OF SERVICE**

I, Lynn A Grimm of Santander Bank, N.A., do hereby certify that on January 7, 2022, I caused to be served a copy of the Notice of Payment Change on the service list below by having a copy of the same mailed by the first class mail, postage prepaid or other method specified on service list.

Signed under the penalties of perjury, this 7<sup>th</sup> day of January, 2022.



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Lynn A Grimm  
Santander Bank, N.A.  
Bankruptcy Administrator  
450 Penn Street  
Reading, PA 19602  
(610) 988-0977  
Email: [DeftBkr@santander.us](mailto:DeftBkr@santander.us)

VIA US MAIL  
DIANE MCPEEK  
221 BAINBRIDGE CIR  
SINKING SPRING, PA 19608-1773

SCOTT F WATERMAN  
Trustee  
2901 SAINT LAWRENCE AVE STE 100  
READING, PA 19606-2265

VIA ECF  
DAVID S GELLERT  
Represented by  
[DSGRDG@PTDPROLOG.NET](mailto:DSGRDG@PTDPROLOG.NET)

**STATEMENT OF ACCOUNT**

RAYMOND R MCPEEK  
DIANE MCPEEK  
221 BAINBRIDGE CIR  
SINKING SPG, PA 19608-1773

Account Number:	
Statement Period From:	12/06/2021
Statement Period Through:	01/05/2022
Days in Statement Period	31
Current Balance	29,058.21
Credit Line Amount:	28,972.92
Available Credit	19.03
<b>Minimum Payment:</b>	104.32
<b>Payment Due Date:</b>	01/28/2022

**IMPORTANT MESSAGES**

Principal Due	\$0.00	Beginning Balance	\$29,073.89
<b>INTEREST CHARGE</b> Due	<b>\$104.32</b>	Advances	\$0.00
Past Due Amount	\$0.00	Payments Received	\$120.00
Late Charges Due	\$0.00	<b>INTEREST CHARGE</b>	<b>104.32</b>
<b>Total Minimum Payment Due</b>	<b>\$104.32</b>	Ending Balance	\$29,058.21

**SUMMARY OF REVOLVING ACCOUNT BALANCE**

Periodic Rate From	12/06/2021	Periodic <b>INTEREST CHARGE</b>	\$104.32
Periodic Rate Through	01/05/2022	<b>ANNUAL PERCENTAGE RATE</b>	4.2400
Payment Amount	104.32		
Daily Periodic Rate*	.0001161644		
Balance Subject to Interest Rate	\$28,968.01	Ending Principal	\$28,953.89

\* The daily periodic rate may vary

**TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT**

Posting Date	Effective Date	Activity Description	Amount	Balance
	12/06/2021	BEGINNING PRINCIPAL		28,972.92
12/29/2021	12/29/2021	PAYMENT RECEIVED - THANK YOU	120.00	28,953.89
		TO PRINCIPAL	19.03	
		** INTEREST CHARGE **	100.97	
	01/05/2022	ENDING PRINCIPAL		28,953.89
***** FEES *****				
		TOTAL FEES THIS PERIOD	0.00	
***** INTEREST CHARGED *****				
		TOTAL INTEREST THIS PERIOD	104.32	
***** 2022 TOTALS YEAR-TO-DATE *****				
		TOTAL FEES CHARGED	0.00	
		TOTAL INTEREST CHARGED	104.32	

*Please return this portion with your check*

Account Number	Due Date	Payment Due	Amount Enclosed
	01/28/2022	104.32	

RAYMOND R MCPEEK  
DIANE MCPEEK  
221 BAINBRIDGE CIR  
SINKING SPG, PA 19608-1773

**Make Check Payable To:**

SANTANDER BANK, N.A.  
P.O. BOX 16255  
READING, PA 19612-6255